

**Table I.B.3.b(2006) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2006**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	90.2%	50.4%	74.3%	88.7%	97.0%	99.2%	68.3%	97.8%
Industry group **								
Agric., fish., forest.	68.3%	29.9%	49.1%	76.6%	98.3%	89.5%	47.5%	90.1%
Mining and manufacturing	95.3%	55.1%	77.7%	92.6%	97.8%	99.6%	79.7%	98.4%
Construction	76.8%	44.0%	73.2%	85.7%	93.0%	100.0%	64.4%	92.6%
Utilities and transp.	94.7%	45.9%	82.8%	90.8%	98.8%	99.7%	73.7%	98.9%
Wholesale trade	93.2%	64.4%	89.8%	96.5%	95.5%	98.6%	83.7%	97.3%
Fin. svcs. and real estate	95.1%	62.3%	83.3%	97.1%	99.8%	99.4%	73.2%	99.5%
Retail trade	90.9%	41.6%	71.8%	88.8%	98.4%	99.7%	62.5%	99.0%
Professional services	93.4%	60.4%	82.4%	95.4%	99.0%	99.2%	76.0%	98.9%
Other services	83.0%	40.4%	59.3%	77.3%	92.8%	98.3%	55.6%	95.0%
Ownership								
For profit, incorporated	91.1%	53.1%	76.5%	89.0%	96.2%	99.3%	71.0%	97.8%
For profit, unincorporated	80.1%	41.1%	58.6%	83.0%	97.5%	98.8%	52.8%	97.1%
Nonprofit	96.1%	63.4%	83.8%	92.9%	99.4%	99.2%	83.1%	98.3%
Age of firm								
Less than 5 years	57.0%	33.8%	55.8%	71.6%	87.6%	99.7%	43.8%	88.9%
5-9 years	71.9%	47.1%	66.0%	80.2%	94.7%	98.5%	60.0%	90.6%
10-19 years	80.8%	51.5%	72.5%	87.3%	96.7%	93.0%	66.6%	94.5%
20 or more years	93.5%	59.2%	82.0%	92.6%	97.6%	99.7%	78.2%	98.2%
Unknown	98.1%	24.1%	29.4%	68.5%	95.6%	99.2%	33.7%	99.0%
Multi/single status								
2 or more locations	98.5%	64.4%	86.7%	92.9%	97.0%	99.3%	88.0%	98.8%
1 location only	77.5%	50.2%	73.6%	87.9%	96.9%	95.6%	67.2%	94.0%
Percent full-time employees								
Less than 25%	75.8%	34.6%	40.9%	67.5%	84.6%	96.2%	44.4%	90.3%
25-49 %	81.4%	31.6%	65.4%	70.5%	83.3%	99.6%	53.6%	93.0%
50-74 %	82.9%	39.7%	56.4%	84.1%	97.3%	98.1%	53.6%	96.8%
75% or more	91.6%	53.3%	77.8%	90.5%	97.6%	99.3%	71.5%	98.1%
Union presence								
No union employees	87.6%	50.6%	74.2%	88.6%	96.8%	99.2%	68.3%	97.2%
Has union employees	98.5%	59.9%	88.6%	94.1%	99.7%	99.9%	79.5%	99.9%
Unknown	95.1%	26.2%	41.4%	73.2%	88.6%	98.2%	45.2%	97.3%
Percent low wage employees								
50% or more low wage	81.0%	25.5%	43.8%	71.9%	90.6%	98.4%	42.2%	94.4%
Less than 50% low wage	92.8%	57.8%	82.0%	93.6%	98.5%	99.4%	75.5%	98.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.3.b(2006) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2006**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.18%	1.12%	0.88%	0.89%	0.85%	0.24%	0.55%	0.20%
Industry group **								
Agric., fish., forest.	7.12%	2.91%	10.72%	6.50%	17.18%	15.70%	3.29%	14.75%
Mining and manufacturing	0.37%	2.64%	3.58%	1.39%	0.91%	0.24%	1.88%	0.32%
Construction	1.33%	2.03%	2.86%	3.55%	3.38%	0.00%	1.40%	2.27%
Utilities and transp.	0.76%	6.66%	7.74%	2.43%	0.70%	0.17%	3.22%	0.43%
Wholesale trade	0.68%	2.57%	1.93%	1.34%	2.16%	1.03%	1.26%	1.12%
Fin. svcs. and real estate	0.44%	4.09%	2.82%	1.12%	0.08%	0.41%	2.29%	0.33%
Retail trade	0.44%	1.65%	2.65%	4.01%	0.73%	0.09%	1.46%	0.34%
Professional services	0.35%	0.85%	1.74%	0.89%	0.44%	0.28%	1.09%	0.26%
Other services	0.73%	2.18%	2.59%	2.88%	2.25%	0.73%	1.08%	0.93%
Ownership								
For profit, incorporated	0.20%	1.32%	0.81%	0.84%	1.14%	0.25%	0.65%	0.27%
For profit, unincorporated	0.59%	1.70%	2.46%	2.67%	1.16%	0.47%	1.39%	0.41%
Nonprofit	0.57%	3.19%	1.93%	2.51%	0.25%	0.58%	2.04%	0.65%
Age of firm								
Less than 5 years	1.42%	1.64%	4.47%	7.22%	4.98%	0.17%	0.88%	3.16%
5-9 years	1.35%	1.89%	2.04%	4.05%	1.99%	1.55%	1.46%	2.36%
10-19 years	0.83%	1.87%	2.01%	1.89%	1.41%	2.59%	1.26%	1.05%
20 or more years	0.31%	1.50%	1.14%	1.14%	0.89%	0.15%	0.84%	0.33%
Unknown	0.24%	3.47%	8.33%	6.73%	2.54%	0.20%	4.05%	0.23%
Multi/single status								
2 or more locations	0.22%	6.84%	3.24%	1.76%	0.99%	0.16%	1.60%	0.21%
1 location only	0.54%	1.14%	0.95%	0.90%	0.95%	2.78%	0.54%	0.59%
Percent full-time employees								
Less than 25%	2.29%	5.28%	5.95%	1.73%	3.80%	1.41%	4.20%	1.77%
25-49 %	1.79%	2.62%	3.28%	3.86%	6.27%	0.18%	1.90%	1.66%
50-74 %	0.73%	1.53%	3.18%	2.89%	0.86%	0.90%	1.73%	0.75%
75% or more	0.17%	1.26%	1.07%	1.03%	0.86%	0.27%	0.62%	0.23%
Union presence								
No union employees	0.35%	1.00%	0.86%	1.07%	0.93%	0.34%	0.53%	0.34%
Has union employees	0.23%	5.99%	5.06%	5.18%	0.66%	0.06%	3.05%	0.07%
Unknown	0.51%	4.47%	9.79%	9.91%	8.23%	0.60%	5.02%	0.54%
Percent low wage employees								
50% or more low wage	0.70%	1.45%	1.88%	3.10%	2.67%	0.55%	1.58%	0.95%
Less than 50% low wage	0.19%	1.01%	1.08%	0.68%	0.54%	0.20%	0.53%	0.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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